

Prepaid Phone Cards

consumer**brief**

A prepaid phone card is a card that you purchase (for a set price) and use to make long-distance phone calls. Prepaid phone cards are popular with travelers, students, people who frequently call overseas and those who have not selected a long-distance service.

Prepaid phone cards are usually sold in dollar amounts or by the number of minutes on the card. You can purchase them at newsstands, post offices, retail stores, and grocery or convenience stores. Generally they cost from \$5.00 to \$15.00. Some cards offer “units” instead of minutes. A unit equals one minute of calling time for calls placed within the continental United States. Many cards have an expiration date, usually printed on the back. If you do not use all of the time on the card before that date, you will lose the remaining minutes.

Unfortunately, sometimes a card does not work or hold the value shown. Just as unfortunate, sometimes the service provided by the sponsor of the phone card is unsatisfactory. The store where you purchased the card has no control over the quality of the service you receive. To make sure you are getting that for which you have paid, you should be using a card costing no more than a few dollars so that you can test the service.

Consider the following before buying a prepaid phone card:

1. Ask the store manager if he or she will give you your money back if the phone service is unsatisfactory.
2. Look for the rate for local and long-distance calls on the card's package or the machine from which you intend to buy the card. If you cannot find the rate, call the card's customer service number.
3. If the rates are very low, beware - particularly if you plan to make international calls. Very low rates may indicate poor customer service.
4. Check for an expiration date. Most cards expire one year after the first time that you use it.

5. Be sure you understand the instructions that come with the card.
6. Make sure the card comes in a sealed envelope or has a sticker covering the Personal Identification or “PIN” number - otherwise anyone can use the time for which you have already paid.
7. Generally, you can call nearly 200 countries with a calling card, but the rates are higher and vary by country.

HOW DO THE CARDS WORK?

- Each card has an “800” number printed on the back. It also has a “PIN.” Dial the “800” number, enter your “PIN,” and then enter the phone number you are calling.
- Each time you use the card and the person possessing the number you are calling answers, you will pay a connection fee which will be subtracted from the available minutes on your card. Remember, **all** low-rate phone cards have a connection fee.
- You do not pay a connection fee if no one answers.
- Each time that you make a call, a computerized voice will tell you how much time is left on your card.



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